

**REMARKS/ARGUMENTS**

This Amendment is in response to the Office Action of September 19, 2007, in which the Examiner (1) rejected claims 1-32 and 34-35 under 35 U.S.C. 103(a) as being unpatentable over U.S. Publication No. 2004/0164145 ("**Licciardello**") in view of U. S. Patent No. 6,149,055 ("**Gatto**"), (2) rejected claim 33 under 35 U.S.C. 103(a) as being unpatentable over **Licciardello** in view of **Gatto** and in further view of official notice.

By the present Amendment, Applicants have amended independent claim 1 (to correct an obvious grammatical error), and have amended independent claims 9, 10, 11, 17, 31 and 32 in order to incorporate various limitations similar to those in claim 35. Dependent claim 2 has been amended (thereby making claims 2 - 8 now dependent from claim 35), and dependent claim 12 had been cancelled.

Applicants respectfully traverse the rejection of the claims.

Applicants' invention, as exemplified in the independent claims (such as claim 1), relates to a system for transferring money between a sender and a recipient, and includes an initiating terminal for initiating the transfer, and a database for storing account information of senders and recipients. The database relates *account information of a sender to account information of one or more recipients*. In response to a request by the sender at the terminal, account information on associated recipients is provided to the initiating terminal in order to facilitate the transfer.

As described in the specification (paragraphs 0005, and 0028-0030) and as recited in various other independent claims, facilitating the transfer is accomplished at least in part by displaying the recipient account information so that the sender can select at the initiating terminal the recipient to whom money is to be transferred. Such an arrangement eliminates the need for the sender to provide payout information in order for the recipient to receive the transfer (rather, the recipient access the transferred money through the recipient account). It also eliminates the need for the sender to know details of the recipient's account (e.g., bank and account numbers) prior to selection of the recipient's account, since recipient account information (account number, recipient name, etc.) is displayed at the initiating terminal.

Applicant's believe the primary references (**Licciardello** and **Gatto**) do not teach or suggest the invention.

Applicant has carefully reviewed those references and believes they have been accurately summarized by Applicants in the previous response (dated July 6, 2007):

"**Licciardello** discloses a system for transferring money from a sender to a recipient, where the recipient does not have an account or other relationship with a financial institution (Abstract; paragraph 0005). The sender purchases a PIN card representing the transferred amount, and is given a transfer PIN to provide to the recipient (paragraphs 0034 and 0035). In lieu of the recipient having an account, the recipient receives a cash card to facilitate the transfer (paragraph 0035). The recipient uses the transfer PIN with the cash card to receive the transferred funds at a dispensing unit, such as an ATM (paragraphs 0006 and 0035).

**Gatto** discloses a traditional ATM process, where a user of an ATM can transfer money from one account to another account (see col. 5, lines 43-44; col. 9, lines 38-40; and Figs. 3, 3A and 3B). There is no mention of money transfers from a sender to a recipient, rather there is only mention of a single "user" (see e.g., Abstract; col. 2, lines 62-65). Thus, it is clear that the referenced transfer is between accounts of the same user, and there is no money transfer from a sender to a recipient."

In the Office Action, the Examiner states (see Pages 2 and 3 of the Examiner's Remarks) that "**Licciardello** teaches a system that can relate account information of a sender to one or more recipients in order to facilitate the transfer of money. (see at least ¶ 5-10 and figure 1)." The Examiner also states that "**Gatto** does teach a database for storing account information of senders and recipients. For example, **Gatto** teaches an ATM system that can preselect transaction types based on stored information relating to the user. (see abstract)." The Examiner further states that it be obvious to modify **Licciardello** with **Gatto**.

Applicants respectfully disagree with the Examiner's characterization of both **Licciardello** and **Gatto**, at least as such characterization is understood by Applicants. Applicants also respectfully disagree that **Licciardello** and **Gatto** can be properly combined to suggest Applicants' recited invention.

In **Licciardello**, there is reference to a "disbursement account" (see paragraph 0008) in which funds are held for disbursement and which is "available to a plurality of unrelated users." But such account is not an account of the sender or recipient, and is "not associated with a distinct user account such as an individual bank account" (paragraph 0008, lines 6-13). In fact, **Licciardello** specifically states that its purpose is to eliminate the requirement for "either party to have access to a bank account, credit card or other preexisting relationship with a financial institution" (paragraph 0005, lines 4-7).

Thus **Licciardello** does not teach or suggest "a database for storing account information of senders and recipients, and *for relating account information of a sender to account information of one or more associated recipients*," as recited in claim 1. In fact, **Licciardello** expressly teaches away from such feature by not having accounts for both the sender and recipient (and hence, not relating such accounts to each other). Even more importantly, **Licciardello** expressly states (as its purpose) providing transfers where the sender and recipient do not have "access to a bank account, credit card or other pre-existing relationship with a financial institution." Thus, **Licciardello** clearly teaches away from Applicants' invention.

In **Gatto**, an ATM system may preselect transaction types based on stored information of the user, but that is neither Applicant's invention nor does it suggest the features that are missing from **Licciardello**, and as needed to meet the limitations of Applicants' invention as recited in claim 1 or the other independent claims. As noted in Applicants' earlier response, **Gatto** may disclose relating multiple accounts of a user so that the user may transfer money between his/her accounts, but there is no transfer from a sender to a separate recipient (col. 2, lines 62-65; col. 5, lines 43-44). Relating account information of a sender and account information of a recipient is clearly not taught or suggested in **Gatto**. Hence, even if the two could be properly combined, they do not suggest this recited feature in Applicants' claim 1. In

addition, and as noted earlier, **Licciardello** and **Gatto** are not believed properly combined since **Licciardello** expressly teaches away.

Independent claims 9, 10, 11, 17, 31, 32 and 35 ( as well as dependent claims 2-8, 13-16, 18-30, 33 and 34) recite subject matter similar to that of claim 1, as well as further limitations. As examples only, claim 35 recites the recipient account information "being displayed for selection by the sender at the initiating terminal," for the purpose of permitting money transfers without the sender either "being required to communicate payout information to the recipient" or "needing to know details of the recipient account information."

As to claim 33, the Examiner cites several references for showing fees for transferring money being higher than fees for depositing money. However, such references do not disclose the features missing from **Licciardello** and **Gatto**, and thus even as combined, do not show the features of claim 33 (or the other independent or dependent claims).

### CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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